

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

In Re: Athena Kalmus
Debtor(s)

Case No: 15-30214-H2-13
Chapter 13

**NOTICE OF HEARING REGARDING (1) CONFIRMATION OF PROPOSED
CHAPTER 13 PLAN, (2) VALUATION OF COLLATERAL; (3) DISMISSAL OF
CHAPTER 13 BANKRUPTCY CASE, (4) CONVERSION OF CHAPTER 13 CASE, AND
(5) ENTRY OF OTHER ORDERS CONCERNING ADMINISTRATION OF CASE**

The United States Bankruptcy Court will conduct a hearing on whether (1) to confirm the debtor(s)' proposed bankruptcy plan, (2) dismiss this case, (3) convert this case to a case under Chapter 7, and/or (4) to enter other orders concerning the administration of this case. The Court will also consider valuation of security pursuant to FED. R. BANKR. P. 3012. The hearing will take place at 9:00 am on April 06, 2015 at 515 Rusk Ave, Houston, 77002, on the 4th Floor of the U.S. Courthouse, in Courtroom 400.

Attached to this notice is a copy of the statistical cover sheet submitted by the debtor(s) with their proposed plan. This cover sheet serves as a summary of the plan. A complete copy of the proposed plan is available from clerk of the Court or the debtor(s) attorney. The Court may consider the current plan or a modified plan at the confirmation hearing.

If you object to confirmation of the plan, you must file your objection at least five days before the confirmation hearing and serve a copy of the objection on the debtor, the debtor(s)' counsel, the Chapter 13 trustee, and parties requesting notice.

If the plan is not confirmed, the Court may consider whether to dismiss this Chapter 13 case due to unreasonable delay that is prejudicial to creditors. The Court may also consider whether the case should be converted to a case under Chapter 7 of the Bankruptcy Code.

The Court may also consider whether to enter other orders that are appropriate for administration of this case.

/s/ William E. Heitkamp
William E. Heitkamp, Trustee
Admissions I.D. No. 3857
9821 Katy Freeway, Suite 590
Houston, Texas 77024
(713) 722-1200

Case No: 15-30214-H2-13

Debtor(s): Athena Kalmus

Plan Summary and Statistical Cover Sheet for Proposed Plan ModificationDate: 1/29/2015

(Date Should be Date that this Proposed Plan is Signed by Debtor)

Disposable Income and Plan Payments

(A) Projected Schedule "I" Income (as shown on most recently filed Schedule I)	(B) Projected Schedule "J" Expenses (as shown on most recently filed Schedule J)	(C) Projected Disposable Income	(D) Beg. Month #	(E) End Month #	(F) Payment Amount	(G) Payments for the Benefit of Creditors		(H) Savings Expense from Line 21 of Schedule J		(I) Total Monthly Trustee Payment Including Savings
			Total Pre-Modification Payments to Trustee			--		--		--
						Per Month	Total	Per Month	Total	
\$1,402.00	\$692.00	\$710.00	1: 02/15	60: 01/20	\$710.00	\$685.00	\$41,100.00	\$25.00	\$1,500.00	\$42,600.00
Grand Total							\$41,100.00		\$1,500.00	\$42,600.00
Less Posted Chapter 13 Trustee Fee*							\$2,445.60		\$0.00	\$2,445.60
Net Available							\$38,654.40		\$1,500.00	\$40,154.40

Projected Trustee Disbursements to Priority and Secured Creditors

Name of Holder / Description of Collateral (or "None" if appropriate)	Type of Claim (List Priority Claims, Followed by Claims Secured by Principal Residence, Followed by Other Secured Claims)	Int. Rate	Beg. Month #	End Month #	Payment Amount	Total Payment
Baker & Associates None	Priority	Total Pre-Modification Payments by Trustee				--
		0.00%	1	6	\$644.24	\$3,500.00
Baker & Associates - Wage Order None	Priority	Total Pre-Modification Payments by Trustee				--
		0.00%	6	6	\$100.00	\$100.00
Circle Oaks - Total Debt Claim Homestead	Principal Res.	Total Pre-Modification Payments by Trustee				--
		5.25%	6	6	\$232.59	\$29,081.73
Montgomery County Tax Assessor-Collect Homestead	Principal Res.	Total Pre-Modification Payments by Trustee				--
		12.00%	6	6	\$29.19	\$4,190.49
			7	59	\$79.95	

* The Posted Chapter 13 Trustee Fee is based on the percentage listed on the Court's website.

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Debtor(s): **Athena Kalmus**

Montgomery County Tax Assessor-Collect Homestead	Principal Res.	Total Pre-Modification Payments by Trustee				--
		12.00%	6	6	\$3.66	\$525.18
			7	59	\$10.02	
Grand Total						\$37,397.40

SUMMARY OF PAYMENTS

Net Available to Creditors (Must Equal Net Available from Column G Above)	\$38,654.40
Less Estimated Attorneys' fees	\$3,600.00
Less Total to Priority Creditors	\$0.00
Less Total to Secured Creditors	\$33,797.40
Net Available for Unsecured Creditors	\$1,257.00
Estimated General Unsecured Claims	\$5,708.35
Forecast % Dividend on General Unsecured Claims	22%

BEST INTEREST TEST

Value of total non-exempt property	\$0.00
Total distributions to all priority and general unsecured creditors	\$4,857.00